

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Ronald L. Moyer
 Debtor

Case No. 17-11621-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: JEGilmore
 Form ID: 318

Page 1 of 1
 Total Noticed: 20

Date Rcvd: Sep 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2017.

db
 13879287 +Ronald L. Moyer, 324 Main Street, East Greenville, PA 18041-1302
 13879288 +Advance Recovery Systems, POB 80766, Valley Forge, PA 19484-0766
 13879288 +B&H 'the Home Market, 30 East Fourth Street, East Greenville, PA 18041-1338
 13879289 +Bayview Loan Servicing, 2601 S. Bayshore Drive, 4th Floor, Miami, FL 33133-5413
 13879291 +Bucks Run Oil, POB 3, Springtown, PA 18081-0003
 13879292 Comcast, POB 3001, Southeastern, PA 19398-3001
 13879293 +Kerver's Heating & Cooling, Inc., 633 Gravel Pike, East Greenville, PA 18041-2143
 13879295 PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392
 13879294 Peerless Credit Services, Inc., P.O. Box 518, Middletown, PA 17057-0518
 13879296 Publishers Clearing House, POB 6344, Harlan, IA 51593-1844
 13879297 +QNB, P.O. Box 9005, Quakertown, PA 18951-9005
 13879298 +St Lukes Phsician's Group, 2223 Linden Street, Bethlehem, PA 18017-4806
 13879299 Sunrise Credit Services, Inc., POB 9100, Farmingdale, NY 11735-9100
 13879300 +Upper Montgomery Joint Authority, POB 6, Pennsburg, PA 18073-0006
 13879301 +Upper Perkiomen Valley Ambulance, 2199 E Buck Rd, Pennsburg, PA 18073-1214

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: bankruptcy@phila.gov Sep 23 2017 01:07:40 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 23 2017 01:06:57
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 23 2017 01:07:28 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13879290 +E-mail/Text: office@egreenville.org Sep 23 2017 01:06:43 Borough of East Greenville,
 206 Main Street, East Greenville, PA 18041-1405

13881658 +EDI: PRA.COM Sep 23 2017 00:58:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2017 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
 CHRISTINE C. SHUBERT on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
 GREGORY W. PHILIPS on behalf of Debtor Ronald L. Moyer gwphilips@ydas.com, philipslaw@comcast.net
 GREGORY W. PHILIPS on behalf of Attorney Gregory W Philips gwphilips@ydas.com, philipslaw@comcast.net
 PAUL BRINTON MASCHMEYER on behalf of Trustee CHRISTINE C. SHUBERT pmaschmeyer@cmklaw.com, csilvano@cmklaw.com
 REBECCA ANN SOLARZ on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
 ROBERT W. SEITZER on behalf of Trustee CHRISTINE C. SHUBERT rseitzer@cmklaw.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 9

Information to identify the case:

Debtor 1	<u>Ronald L. Moyer</u>	Social Security number or ITIN	xxx-xx-4828
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-11621-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ronald L. Moyer

9/22/17

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.